Frauds and Scams New and Old

Richard Hamp
Assistant Attorney General
Kerry Gallegos
Special Agent
Utah Attorney General's Office

Prime Bank Scam Elements

- Incredible Investment opportunity
- Usually banks in Europe The Prime Banks
- Banks have been doing this for years

- European Law or Regulation that banks cannot trade money or mortgages directly
- Need a middle man to hold the money
- Middle man holds money earns interest and fees

- Big money has been investing in program for years but need millions to buy into middle man
- Now with this program can pool resources from common folks to make big money

- You can join the club by invitation only
- The money pool invests in middle position
- Even small interest on millions is large sum of money
- Promises returns of 20% per month 240% per year.
- Money goes offshore and is never seen again

Split Check or Pass Through Frauds

- The victim usually has a web posting
- It can be for a date or to sell something
- Scam artist contacts victim
- Either convinces victim to cash checks and send him money or
- Offers additional money for item victim is selling

- The idea is to send the victim a check and have the victim wire money out of the victims account to the scammer.
- The check takes time to clear and the wire is instantaneous
- The scammer has his money before the victim learns the check is bad

Up Front Loan Fee Scams

- Add usually in Thrifty Nickel
- Offers guaranteed loan for \$5000.00
- Add will show store front in Salt Lake
- Requires an up front fee of \$750.00 to process loan and run credit checks etc.
- Victim gives SSN and Bank Account numbers
- Fee is wired to Canadian address

Phishing



privacy - citi.com

Citibank® High Alert Detected

Change Bank Account Password.

Dear johnnypublic@abcd.com

First I will introduce myself. I'm John McKen, one of system supervisors, online account administrator for CitiBank®. This look like a bulk email, but it's not. It's real and not a stupid spam, hoax or ID stealing. This message is personal to you.

I'm really sorry to tell you that, but in our bank accounts records is listed an high alert for your CitiBank® Online Bank Account. There are logged several hostnames. It's more interesting that the hostnames are from different countries: Brasil, United States, Germany and Nigeria. In this way I have only to think that your password is stolen.

Please for your and our security change/reset your online account password IMMEDIATELY! Be sure you are using your current information to identify your identity at our secure webserver:

https://web.da-us.citibank.com/cgi-bin/citifi/scripts/login2/pw_reset_entry.jsp?BV_UseBVCookie=yes&M=S

If you think that is a normal for your Online Bank Account, please disregard this message.

Best Regards, John McKen From: "GREG WILLIAMS" <will3244@netcabo.pt>

To:

Date: 11/17/2008 4:50 PM

Good day,

I have been trying to reach you for sometime now, so i just want to inform you that I have deposited your ATM MASTER CARD of \$800,000,00 USD United state dollars to the Fedex Delivery services here in West Africa, and i packaged the ATM MASTER CARD inside a magazine where nobody will notice the content. Insurance and delivery charges have been paid for, but the only fee remaining is the security safe keeping fee of \$185,00 USD which you will be required to pay before delivery.

However, this was not paid for because of demurrage. Well, I did forward them your delivery address, but a re-confirmation is important when contacting them if you want to change your address. I advice you quote the parcel and shipment code to them for onward delivery to your re-confirmed address. The ATM MASTERCARD has pin number 8876. Take note,

Contact the shipment office with the below informations and reconfirm your correct address details:

Full name.....

Home address.....

Country....

Telephone....

Attention: Mr. Collins Oliver Shipment Officer Of Fedex delivery services Nigeria.

E-mail: fedex deliveryunit 01@hotmail.com

Tel: +234 808 029 8440

Shipment Code: CPEL/OWN/9856

Parcel Number: EG2272-NG

I am travelling out of town and will be back in three months time. Once again, the Fedex delivery services do not know the content of the parcel, I registered it as an African magazine they don't know it contains ATM MASTERCARD inside, this is to avoid them delaying the delivery and besides I don't want you to lose your inheritance funds.

Remain blessed and enjoy your funds.

Barrister Greg Williams.

From: "GREG WILLIAMS" <will3244@netcabo.pt>

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Date: 11/17/2008 4:50 PM

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Remain blessed and enjoy your funds.

Barrister Greg Williams.

From: "fordetails" <fordetails@netcabo.pt>

To:

Date: 11/17/2008 4:50 PM

GREETINGS

I am Jim Leon., an attorney at law. A deceased client of mine, that shares the same last name as yours, who here in after shall be referred to as my client, died as the result of a heart-related condition on March 12th 2005. His heart condition was due to the death of all the members of his family in the tsunami disaster on the 26th December 2004 in Sumatra Indonesia. http://en.wikipedia.org/wiki/2004_Indian_Ocean_earthquake http://en.wikipedia.org/wiki/2004_Indian_Ocean_earthquake i want you to recieve money on my behalf

I can be reached on (link.jimleon@yahoo.com.hk) for details.

From: "fordetails" <fordetails@netcabo.pt>

To:

Date: 11/17/2008 4:50 PM

GREETINGS

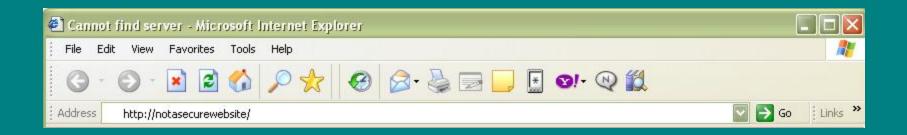
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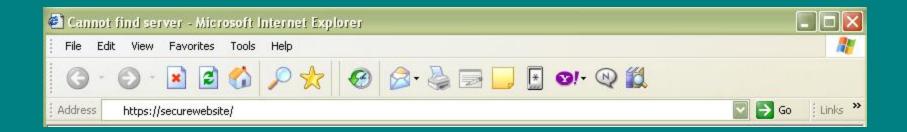
I can be reached on (link.jimleon@yahoo.com.hk) for details.

Secured Site Lock Icons



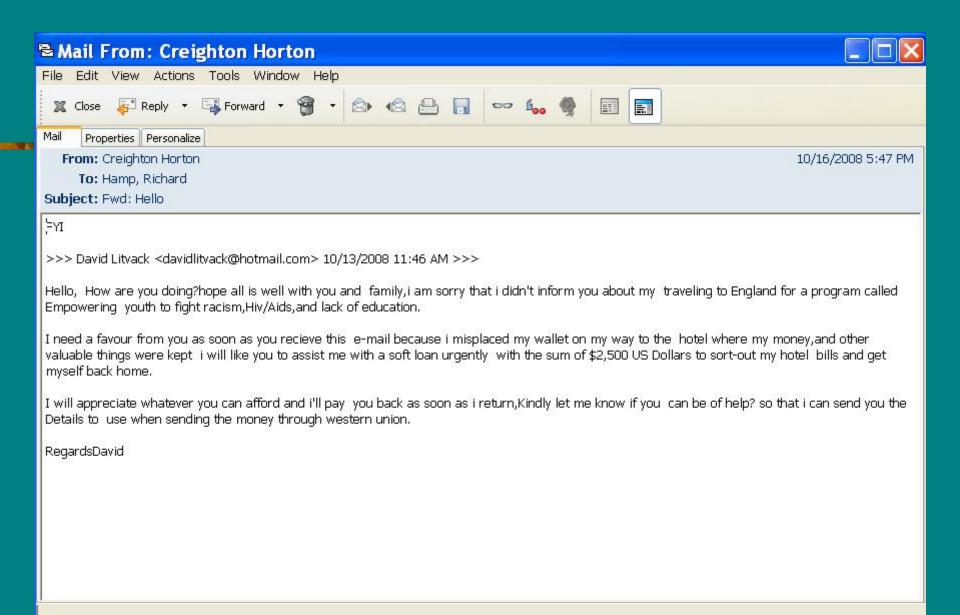
Secured Site Address Bar

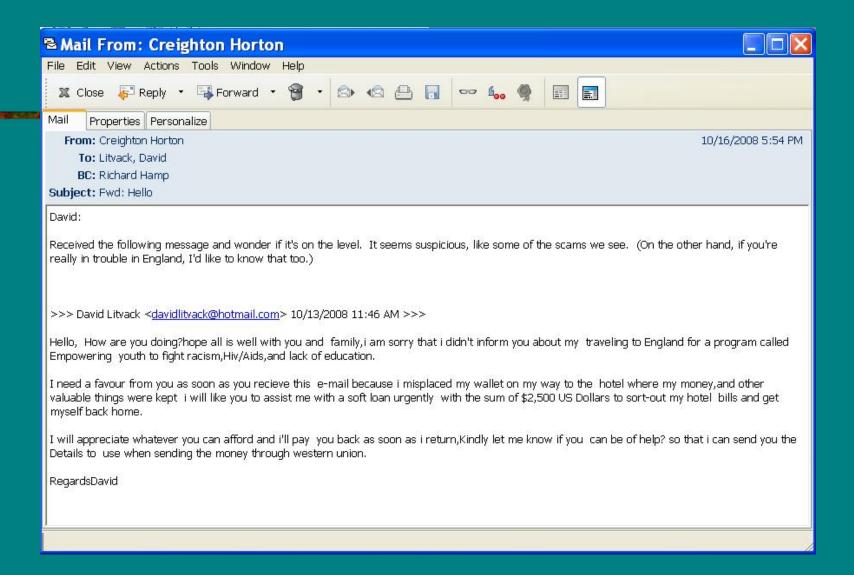


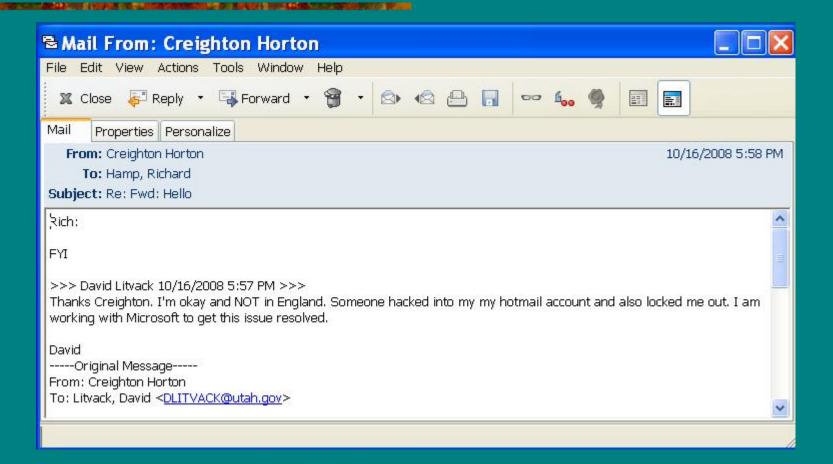


Spear Phishing

- Similar to a regular Phish
- Usually does not look like it comes from an outside third party
- Disguised to look like it comes from a source in house
- Seeks inside login information or carries spy ware





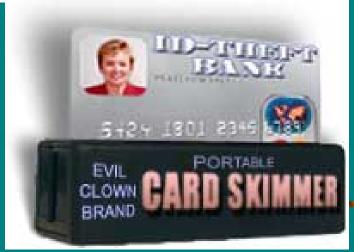


How our information is obtained

"Skimming"







"Skimming"





A skimmer mounted on an ATM

How is our information obtained? Hidden Camera





A hidden camera mounted at an ATM

Pharming

- 1. Identity thief infects host server with worm or infects the network router.
- 2. Worm rewrites addressing system (Domain Name System DNS) to divert to thief's site.
- 3. All users typing in what they believe to be the correct URL (Uniform Resource Locator) are directed to the thief's site.
- Note Phishing and Pharming are 2nd Degree felonies under Communication Fraud

Substitute Payee Scam

- Suspect searches government websites for payee distributions
- Suspects obtains Tax Identification Number for payee
- Suspect submits distribution change form
- Funds go to account set up by suspect

Substitute Payee Scam Suspect Searches Government Databases



Office of the Arizona State Treasurer

Charter Schools FY2004 Disbursements						
Recipient	Jul 2003	Aug 2003	Sep 2003	Oct 2003	Nov 2003	Dec 2003
4-Winds Academy, Inc	\$36,235.88	\$36,279.39	\$47,315.83	\$39,243.27	\$39,804.39	\$30,130.60
Academic&Persona IExcellence H	\$0.00	\$0.00	\$60,397.72	\$45,645.09	\$26,534.56	\$2,483.32
AcademyOfArizona	\$0.00	\$0.00	\$673,512.77	\$224,414.46	\$146,136.22	\$0.00
AcademyOfExcelle nce	\$58,556.06	\$58,626.36	\$71,664.82	\$77,789.39	\$47,032.11	\$62,496.48

Substitute Payee Scam Suspects Obtains Tax Identification Number



FEINSearch.com

Substitute Payee Scam Suspect submits distribution change form

1(a) w w /b/	ARIZONA STATE TREASURER'S OFFICE ITRIBUTION RECIPIENT BANKING INFORMATION FORM e check one: NEW CHANGE
Distributions affected by change (list	all):
Recipient Name:	
Recipient Address:	
Department of Education Identification	on Number (CTD) Charter School only:
Financial Contact Person :	Telephone No.:
E-mail Address:	Fax No.:
Alternate Contact Person:	Telephone No.:
E-mail Address:	Fax No.:
Bank Name:	Branch Contact Person:
Bank Branch Address:	Telephone Number:
Name on Bank Account:	Bank Account Number:
ABA ACH Routing Number:	ABA Wire Routing Number:
Individual Authorized to Submit Char	iges to Banking Data:
Signature	Name Date
TREASURER'S OFFICE USE ONLY	
	Contact Key
Change verified with:	Phone #:
Date verified:	Verified by:
Bank Code:	Account Key: (old Acct Key:)
Changed in Treasurer's System by:	Date: Time:
Witnessed by:	

If you have any questions please call Lorraine Jones at (602) 604-7818.

Please mail the original to our office at: Arizona State Treasurer's Office 1700 W. Washington, Ste. 100 Phoenix, AZ 85007 Attn: Lorraine Jones

ANTE TRE

This form is for Arizona State Treasurer's Office use only. This will affect only the distribution information used by the Arizona State Treasurer's Office.

Points to Remember

- Scammers throw out a lot of "bait" in hopes of getting a bite
- Once funds are in Western Union system, they can be picked up by anyone, anywhere (fake ID's, crooked clerks)
- The art of the "Con-Man" is to build your confidence in them...its what they do for a living

Nigerian Scams

REQUEST FOR URGENT BUSINESS RELATIONSHIP

FIRST, I MUST SOLICIT YOUR STRICTEST CONFIDENCE IN THIS TRANSACTION. THIS IS BY VIRTUE OF ITS NATURE AS BEING UTTERLY CONFIDENTIAL AND 'TOP SECRET'. I AM SURE AND HAVE CONFIDENCE OF YOUR ABILITY AND RELIABILITY TO PROSECUTE A TRANSACTION OF THIS GREAT MAGNITUDE INVOLVING A PENDING TRANSACTION REQUIRING MAXIMUM CONFIDENCE.

WE ARE TOP OFFICIAL OF THE FEDERAL GOVERNMENT CONTRACT REVIEW PANEL WHO ARE INTERESTED IN IMPORATION OF GOODS INTO OUR COUNTRY WITH FUNDS WHICH ARE PRESENTLY TRAPPED IN NIGERIA. IN ORDER TO COMMENCE THIS BUSINESS WE SOLICIT YOUR ASSISTANCE TO ENABLE US TRANSFER INTO YOUR ACCOUNT THE SAID TRAPPED FUNDS.

THE SOURCE OF THIS FUND IS AS FOLLOWS; DURING THE LAST MILITARY REGIME HERE IN NIGERIA, THE GOVERNMENT OFFICIALS SET UP COMPANIES AND AWARDED THEMSELVES CONTRACTS WHICH WERE GROSSLY OVER-INVOICED IN VARIOUS MINISTRIES. THE PRESENT CIVILIAN GOVERNMENT SET UP A CONTRACT REVIEW PANEL AND WE HAVE IDENTIFIED A LOT OF INFLATED CONTRACT FUNDS WHICH ARE PRESENTLY FLOATING IN THE CENTRAL BANK OF NIGERIA READY FOR PAYMENT.

HOWEVER, BY VIRTUE OF OUR POSITION AS CIVIL SERVANTS AND MEMBERS OF THIS PANEL, WE CANNOT ACQUIRE THIS MONEY IN OUR NAMES. I HAVE THEREFORE, BEEN DELEGATED AS A MATTER OF TRUST BY MY COLLEAGUES OF THE PANEL TO LOOK FOR AN OVERSEAS PARTNER INTO WHOSE ACCOUNT WE WOULD TRANSFER THE SUM OF US\$21,320,000.00(TWENTY ONE MILLION, THREE HUNDRED AND TWENTY THOUSAND U.S DOLLARS). HENCE WE ARE WRITING YOU THIS LETTER. WE HAVE AGREED TO SHARE THE MONEY THUS; 1. 20% FOR THE ACCOUNT OWNER 2. 70% FOR US (THE OFFICIALS) 3. 10% TO BE USED IN SETTLING TAXATION AND ALL LOCAL AND FOREIGN EXPENSES. IT IS FROM THE 70% THAT WE WISH TO COMMENCE THE IMPORTATION BUSINESS.

PLEASE, NOTE THAT THIS TRANSACTION IS 100% SAFE AND WE HOPE TO COMMENCE THE TRANSFER LATEST SEVEN (7) BANKING DAYS FROM THE DATE OF THE RECEIPT OF THE FOLLOWING INFORMATION BY TEL/FAX; 234-1-7740449, YOUR COMPANY'S SIGNED, AND STAMPED LETTERHEAD PAPER THE ABOVE INFORMATION WILL ENABLE US WRITE LETTERS OF CLAIM AND JOB DESCRIPTION RESPECTIVELY. THIS WAY WE WILL USE YOUR COMPANY'S NAME TO APPLY FOR PAYMENT AND RE-AWARD THE CONTRACT IN YOUR COMPANY'S NAME.

WE ARE LOOKING FORWARD TO DOING THIS BUSINESS WITH YOU AND SOLICIT YOUR CONFIDENTIALITY IN THIS TRANSATION. PLEASE ACKNOWLEDGE THE RECEIPT OF THIS LETTER USING THE ABOVE TEL/FAX NUMBERS. I WILL SEND YOU DETAILED INFORMATION OF THIS PENDING PROJECT WHEN I HAVE HEARD FROM YOU.

YOURS FAITHFULLY,

DR CLEMENT OKON

NOTE; PLEASE QUOTE THIS REFERENCE NUMBER (VE/S/09/99) IN ALL YOUR RESPONSES.

WE ARE TOP OFFICIAL OF THE FEDERAL GOVERNMENT CONTRACT REVIEW PANEL WHO ARE INTERESTED IN IMPORATION OF GOODS INTO OUR COUNTRY WITH FUNDS WHICH ARE PRESENTLY TRAPPED IN NIGERIA. IN ORDER TO COMMENCE THIS BUSINESS WE SOLICIT YOUR ASSISTANCE TO ENABLE US TRANSFER INTO YOUR ACCOUNT THE SAID TRAPPED FUNDS.

From: Prince Joe Eboh Date: Wednesday, April 21, 2004 12:53 PM Subject: TRANSFER

Prince Joe Eboh

Dear Sir/Madam,

I am fine today and how are you? I hope this letter will find you in the best of health. I am Prince Joe Eboh, the Chairman of the "Contract Award Committee", of the "Niger Delta Development Commission (NDDC)", a subsidiary of the Nigerian National Petroleum Corporation (NNPC).

The Niger Delta Development Commission (NDDC) was set up by the late Head of State, General Sani Abacha who died on 18th June 1998, to manage the excess revenue accruing from the sales of Petroleum and its allied products as a domestic increase in the petroleum products to develop the communities in the Niger Delta Oil producing areas. The estimated annual revenue for 1999 was \$45 Billion US Dollars Ref. FMF A26 Unit 38 Paragraph "D" of the Auditor General of the Federal Republic of Nigeria Report of Nov. 1999 on estimated revenue.

I am the Chairman of the Contract Award Committee, and my committee is solely responsible for awaiting and paying of contracts on behalf of the Federal Government of Nigeria. My Committee
Awarded Contracts to foreign contractors for Drilling and Ecological Matters in the oil producing areas of Niger Delta. We overshot the contract sum by US\$25,000,000.00. We have paid the contractors
and withholding the balance of US\$25,000, 000.00. But, because of the existence of some of the domestic laws forbidding civil servants in Nigeria from opening, operating and maintaining foreign
accounts, we do not have the expertise to transfer this balance of fund to a foreign account.

However, this balance of US\$25,000, 000.00 has been secured in form of Credit/Payment to a foreign contractor, hence we wish to transfer into your bank account as the beneficiary of the fund. We have also arrived at a conclusion that you will be given 20% of the total sum transferred as our foreign partner, while 5% will be reserved for incidental expenses that both parties will incur in the cours of actualizing this transaction, and the balance of 75% will be kept for the committee members.

If you know that you will be capable of helping us actualize this transaction, you should send to me immediately the details of your bank particulars or open a new bank account where we can transfer the money US\$25,000, 000.00, which you will be holding in trust for us until we come to your country for our share. Your nature of business does not matter in this transaction. The required details includes your company's name, address, your private personal telephone/fax numbers, your full name and address, including your complete bank details where the transferred fund will be routed by the Apex Bank.

Note that this transaction is expected to be actualized within 21 working days from the day the required details are forwarded to the Federal Ministry of Finance who will approve the needed foreign exchange control allocation for the release of this money to your account. Please, treat this as top secret. You should contact me urgently.

Thanks for your cooperation.

Yours faithfully.

Prince Joe Eboh

I am Prince Joe Eboh, the Chairman of the "Contract Award Committee", of the "Niger Delta Development Commission (NDDC)", a subsidiary of the Nigerian National Petroleum Corporation (NNPC). We have paid the contractors and withholding the balance of US\$25,000, 000.00. But, because of the existence of some of the domestic laws forbidding civil servants in Nigeria from opening, operating and maintaining foreign accounts, we do not have the expertise to transfer this balance of fund to a foreign account.

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you should send to me immediately the details of your bank particulars or open a new bank account where we can transfer the money US\$25,000, 000.00, Your nature of business does not matter in this transaction. The required details includes your company's name, address, your private personal telephone/fax numbers, your full name and address, including your complete bank details

Dear Sir,

My thanks for your very interesting email below. I would dearly love to help you however my ministry forbids me from entering any business deal with partners who are not part of our faith. I am sorry but there is nothing more I can do for you.

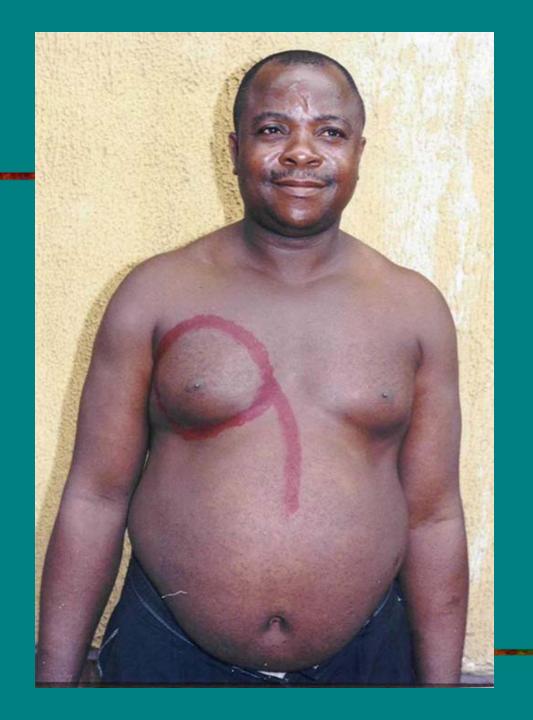
If you ever decide to join our faith then of course I could help you both with my experience and financial support.

My brother, of course you will have to prove your commitment to our ministry. *This will require you to send* us a photograph of yourself showing part of the commitment ceremony that we will require (this is very simple), and you will also *have to sign our* Order of The Red Breast induction agreement form. The agreement form is very simple and only requires your name and signature.

Our ministry was founded in 1774 by a wonderful lady by the name of Betsy Carrington She was the first person male or female to promote Christian texts and beliefs to the Masai warrior tribe. The most famous account is when as a test she had to remove the top part of her clothes and paint the top half of her body and breast with the red Masai warpaint so that they would accept her and trust her.

this is what you will need to do in order to complete the church induction ceremony: You must remove your shirt and then paint/draw in red, the symbols of our church. I have attached a photograph of four of our young inductees going through the procedure. Please use this picture to enable you to make the same marking on yourself.

- Next you will need to have a HIGH QUALITY photograph taken and sent it to us my email attachment.
- Once your photograph has been received we will then forward you the induction certificate. After that you will then be a full member of our beloved ministry and as well as being able to do business with you we can also offer financial help to you in the future if you ever need it.



Thank You For Your Attention !!!